Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**45,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**11/15/2011**

TABLE DATA

Table starts at date:	**11/15/2011**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,430.99**

0000163129 **18%**

CRISOSTOMO, MARIA ROSARIO F
BPI

CALCULATIONS

Use payment of:	**1,430.99**
1st payment in table:	**1**
Beginning balance at payment 1:	**45,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	11/15/11	45,000.00	337.50	1,093.49	43,906.51	6,178.07	337.50
2	11/30/11	43,906.51	329.30	1,101.69	42,804.82	5,848.77	666.80
3	12/15/11	42,804.82	321.04	1,109.95	41,694.87	5,527.73	987.84
4	12/31/11	41,694.87	312.71	1,118.28	40,576.59	5,215.02	1,300.55
5	01/15/12	40,576.59	304.32	1,126.66	39,449.93	4,910.70	1,604.87
6	01/31/12	39,449.93	295.87	1,135.11	38,314.82	4,614.82	1,900.75
7	02/15/12	38,314.82	287.36	1,143.63	37,171.19	4,327.46	2,188.11
8	02/29/12	37,171.19	278.78	1,152.20	36,018.99	4,048.68	2,466.89
9	03/15/12	36,018.99	270.14	1,160.85	34,858.14	3,778.53	2,737.03
10	03/31/12	34,858.14	261.44	1,169.55	33,688.59	3,517.10	2,998.47
11	04/15/12	33,688.59	252.66	1,178.32	32,510.27	3,264.43	3,251.13
12	04/30/12	32,510.27	243.83	1,187.16	31,323.10	3,020.61	3,494.96
13	05/15/12	31,323.10	234.92	1,196.06	30,127.04	2,785.68	3,729.88
14	05/31/12	30,127.04	225.95	1,205.04	28,922.00	2,559.73	3,955.84
15	06/15/12	28,922.00	216.92	1,214.07	27,707.93	2,342.82	4,172.75
16	06/30/12	27,707.93	207.81	1,223.18	26,484.75	2,135.01	4,380.56
17	07/15/12	26,484.75	198.64	1,232.35	25,252.40	1,936.37	4,579.20
18	07/31/12	25,252.40	189.39	1,241.59	24,010.81	1,746.98	4,768.59
19	08/15/12	24,010.81	180.08	1,250.91	22,759.90	1,566.90	4,948.67
20	08/31/12	22,759.90	170.70	1,260.29	21,499.61	1,396.20	5,119.37
21	09/15/12	21,499.61	161.25	1,269.74	20,229.87	1,234.95	5,280.62
22	09/30/12	20,229.87	151.72	1,279.26	18,950.61	1,083.23	5,432.34
23	10/15/12	18,950.61	142.13	1,288.86	17,661.75	941.10	5,574.47
24	10/31/12	17,661.75	132.46	1,298.52	16,363.22	808.63	5,706.93
25	11/15/12	16,363.22	122.72	1,308.26	15,054.96	685.91	5,829.66
26	11/30/12	15,054.96	112.91	1,318.08	13,736.88	573.00	5,942.57
27	12/15/12	13,736.88	103.03	1,327.96	12,408.92	469.97	6,045.60
28	12/31/12	12,408.92	93.07	1,337.92	11,071.00	376.90	6,138.66
29	01/15/13	11,071.00	83.03	1,347.96	9,723.05	293.87	6,221.70
30	01/31/13	9,723.05	72.92	1,358.07	8,364.98	220.95	6,294.62
31	02/15/13	8,364.98	62.74	1,368.25	6,996.73	158.21	6,357.36
32	02/28/13	6,996.73	52.48	1,378.51	5,618.22	105.74	6,409.83
33	03/15/13	5,618.22	42.14	1,388.85	4,229.37	63.60	6,451.97
34	03/31/13	4,229.37	31.72	1,399.27	2,830.10	31.88	6,483.69
35	04/15/13	2,830.10	21.23	1,409.76	1,420.34	10.65	6,504.91
36	04/30/13	1,420.34	10.65	1,420.34	0.00	0.00	6,515.57
	TOTAL	**51,515.57**	**6,515.57**	**45,000.00**			

Conforme : _____